



Order Filed on November 7,  
2019 by Clerk U.S. Bankruptcy  
Court District of New Jersey

Case No.: 19-17644

Chapter: 13

Hearing Date:  
October 22, 2019 at 10:00 AM

Hon. Judge:  
Jerrold N. Poslusny Jr.

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

**Caption in Compliance with D.N.J. LBR 9004-2(c)**

Friedman Vartolo LLP  
85 Broad Street- Suite 501  
New York, New York 10004  
bankruptcy@friedmanvartolo.com  
T: (212) 471-5100  
F: (212) 471-5150  
Attorneys for Secured Creditor BSI Financial Services  
as Servicer for US Bank Trust N.A., as Trustee of the  
Igloo Series III Trust

In Re:

Phillip Gault Jr

Debtor(s)

**ORDER RESOLVING MOTION TO VACATE STAY**

The consent order set forth on the following pages, numbered two (2) through three (3), is hereby  
**ORDERED.**

**DATED: November 7, 2019**

A handwritten signature in dark ink, appearing to read "J. Poslusny", is written over a horizontal line.

Honorable Jerrold N. Poslusny, Jr.  
United States Bankruptcy Court

Applicant: BSI Financial Services  
Applicant's Counsel: Friedman Vartolo LLP  
Debtor's Counsel: Terry Tucker  
Property Involved("Collateral"): 180 Haynes Avenue, Bridgeton, NJ 08302

Relief sought:

- ✓ Motion for relief from the automatic stay
- Motion to dismiss
- Motion for prospective relief to prevent imposition of automatic stay against the collateral by debtor's future bankruptcy filings

For good cause shown, it is **ORDERED** that Applicant's Motion(s) is (are) resolved, subject to the following conditions:

1. Status of post-petition arrearages:

- The Debtor is overdue for 6 months, from May 1, 2019 to October 1, 2019.
- The Debtor is overdue for 6 payments at \$1,127.74 per month.
- Less Funds held in debtor(s) suspense \$0.00.

Total Arrearages Due: \$6,766.44

2. Debtor must cure all post-petition arrearages, as follows:

- Immediate payment shall be made in the amount of \$6,766.44. Payment shall be made no later than October 31, 2019.
- Beginning on November 1, 2019, regular monthly mortgage payments shall continue to be made in the amount of \$1,127.74, or as further defined by the terms of the Note, Mortgage, or any payment change notices.

3. Payments to the Secured Creditor shall be made to the following address(es):

- ✓ Payments: BSI Financial Services  
314 S. Franklin Street  
P.O. Box 517  
Titusville, PA 16354

In the event of Default:

If the Debtors fail to make the immediate payment specified above or fail to make regular monthly payments or the additional monthly cure payment within thirty (30) days of the date the

payments are due, then the Secured Creditor may obtain an Order Vacating the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, Certification specifying the Debtors' failure to comply with this Order. At the time the Certification is filed with the court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and the Debtors' Attorney.

4. Award of Attorney's Fees:

✓ The Applicant is awarded attorney's fees of \$350.00, and costs of \$181.00.

The fees and costs are payable through the Chapter 13 plan.